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PATENT APPLICATION  
Serial No. 09/800,535

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Gavin A. GROUNDS ✓  
Serial No.: 09/800,535 ✓  
Filed: March 6, 2001  
Group No.: 3625  
Examiner: Yogesh C. GARG  
Title: METHOD AND APPARATUS FOR ✓  
PROCESSING FINANCIAL TRANSACTIONS

MAIL STOP AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

OFFICIAL  
FAX RECEIVED  
AUG 13 2003  
GROUP 3600

Sir:

RESPONSE UNDER 37 C.F.R. § 1.116

This Response is accompanied by a facsimile cover sheet, which serves as a transmittal, and which contains an executed certificate of facsimile transmission.

This response is a reply to the Office Action mailed on July 11, 2003. (Please see following pages).